



Galena State Bank Announces Plan to Rebrand As Illinois Bank & Trust

Bank also announces plan to join with sister bank, Riverside Community Bank, of Rockford



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GALENA, Ill.--(BUSINESS WIRE)--Galena State Bank and Trust Co., a subsidiary of Heartland Financial USA, Inc. (NASDAQ:HTLF) announced today that it will change its name to "Illinois Bank & Trust." Simultaneously, the bank announced plans to merge with its sister bank, Riverside Community Bank, located in Rockford, IL. The name change and merger will take place in January 2015 for Galena State Bank, while the new name for Riverside Community Bank will be implemented in November 2014. The new name will unite both entities and serve clients under a common brand, fostering opportunities to expand the bank's presence in the state.

Currently, Galena State Bank serves the Galena, IL market from two locations in Galena, with additional banking centers in Elizabeth and Stockton. Riverside Community Bank serves the Rockford, IL market from four locations with additional offices in Sterling, Seaton and Rock Falls, IL. The combined Illinois Bank & Trust will serve northwestern and west central Illinois from 11 locations with assets of more than \$800 million.

Robert M. Eby, President and CEO of Galena State Bank said, "As the banking industry has experienced continued consolidation, it has been the goal of our parent company, Heartland Financial USA, Inc., to operate one bank charter per state to better serve our customers and expand into new market areas. As a result of our banks' successful growth in Illinois, we are in a position to expand our footprint in the state. Though the name is new, our business practices and principles will remain the same. Our attributes of financial strength and value-added services, combined with our expansion and long heritage in the State of Illinois, all lead to this change."

"Our customers will continue to count on the same employees they know and trust, superior face-to-face personal service, and competitive financial products. The Galena, Stockton and Elizabeth Banking Centers will continue to magnify our strong commitment and ties to the communities we serve," added Eby.

"Customers in each of the bank's markets will be notified of the change in coming days," said Eby.

"One major change customers will see is the bank's new name and logo on buildings, our website and statements. We anticipate the transition to be complete in the first quarter of 2015."

"We believe our clients will find the new name reflects a solid and time-tested community banking organization that serves consumer, small business, commercial and wealth management markets. We will continue to provide services that compete head-to-head with our competitors — while offering our traditional personal service that customers value in community banking," concluded Eby.

About Heartland Financial USA, Inc.

Heartland Financial USA, Inc. is a \$5.9 billion diversified financial services company providing banking, mortgage, wealth management, investment, insurance and consumer finance services to individuals and businesses. Heartland currently has 77 banking locations in 57 communities in Iowa, Illinois, Wisconsin, New Mexico, Arizona, Montana, Colorado, Minnesota, Kansas and Missouri and loan production offices in California, Nevada, Wyoming, Idaho, North Dakota, Oregon, Washington and Nebraska. Additional information about Heartland Financial USA, Inc. is available at www.htlf.com.

Safe Harbor Statement

This release, and future oral and written statements of Heartland and its management, may contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 about Heartland's financial condition, results of operations, plans, objectives, future performance and business. Although these forward-looking statements are based upon the beliefs, expectations and assumptions of Heartland's management, there are a number of factors, many of which are beyond the ability of management to control or predict, that could cause actual results to differ materially from those in its forward-looking statements. These factors, which are detailed in the risk factors included in Heartland's Annual Report on Form 10-K filed with the Securities and Exchange Commission, include, among others: (i) the strength of the local and national economy; (ii) the economic impact of past and any future terrorist threats and attacks and any acts of war, (iii) changes in state and federal laws, regulations and governmental policies concerning the Company's general business; (iv) changes in interest rates and prepayment rates of the Company's assets; (v) increased competition in the financial services sector and the inability to attract new customers; (vi) changes in technology and the ability to develop and maintain secure and reliable electronic systems; (vii) the loss of key executives or employees; (viii) changes in consumer spending; (ix) unexpected results of acquisitions; (x) unexpected outcomes of existing or new litigation involving the Company; and (xi) changes in accounting policies and practices. All statements in this release, including forward-looking statements, speak only as of the date they are made, and Heartland undertakes no obligation to update any statement in light of new information or future events.

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